

AMENDMENTS TO THE CLAIMS<sup>1</sup>

1. (Currently Amended) A method, comprising ~~the steps of~~:  
formatting first formatted account information into second formatted account information;  
storing said second formatted account information in a storage area, without storing graphical images of an original printed account statement;  
interactively inputting a request for said second formatted account information; and  
transferring said second formatted account information from said storage area to a display device for displaying said second formatted account information in a format that appears identical in all material aspects to the original printed account statement,  
wherein said first formatted account information comprises formatted information for said original printed account statement;  
said second formatted account information is formatted in HTML; and  
said transferring step includes superimposing said second formatted account information on a background image corresponding to a background of the original printed account statement.

2. (Original) The method according to Claim 1, wherein said first formatted account information comprises an American Standard Code for Information Interchange (ASCII) print image file.

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<sup>1</sup> This listing of claims will replace all prior versions and listings of claims in the application.

3. (Original) The method according to Claim 1, wherein said storage area is included in a Standard Query Language (SQL) database server.

4. (Previously Presented) The method according to claim 1, wherein said step of interactively inputting comprises one of:

interactively inputting, by a first customer of a first business, a request for said second formatted account information by using a graphical user interface,

interactively inputting, by a software agent of a second customer of a second business, a request for said second formatted account information by using a graphical user interface,

interactively inputting, by a first member of a first organization, a request for said second formatted account information by using a graphical user interface, and

interactively inputting, by a software agent of a second member of a second organization, a request for said second formatted account information by using a graphical user interface.

5. (Canceled)

6. (Original) The method according to Claim 1, wherein said step of formatting comprises formatting said first formatted account information into said second formatted account information using a compression algorithm for compressing said first account information and for indicating formatting information of said printed account statement in said second formatted account information.

7. (Original) The method according to Claim 1, wherein said account information comprises account information for at least one of a customer of a first organization and a member of a second organization.

8. (Original) The method according to Claim 7, wherein said first organization comprises at least one of

- a bank,
- a credit union,
- a utility,
- a gasoline company,
- an airline,
- a distributor,
- a supplier to businesses,
- a retail merchant, and
- a credit card company.

9. (Currently Amended) A system, comprising:

- a formatting device configured to format first formatted account information into second formatted account information;
- a storing device configured to store said second formatted account information in a storage area, without storing graphical images of an original printed account statement;
- an input device configured to interactively input a request for said second formatted account information; and
- a transferring device configured to transfer said second formatted account information from said storage area to a display device for displaying said second formatted account

information in a format that appears identical in all material aspects to the original printed account statement,

wherein said first formatted account information comprises formatted information for said original printed account statement;

said second formatted account information is formatted in HTML; and

said transferring device is configured to superimpose said second formatted account information on a background image corresponding to a background of the original printed account statement.

10. (Original) The system according to Claim 9, wherein said first formatted account information comprises an ASCII print image file.

11. (Original) The system according to Claim 9, wherein said storage area is included in a SQL database server.

12. (Currently Amended) The system according to Claim 9, wherein said input device is further configured to perform one of:

interactively inputting, by a first customer of a first business, a request for said second formatted account information by using a graphical user interface,

interactively inputting, by a software agent of a second customer of a second business, a request for said second formatted account information by using a graphical user interface,

interactively inputting, by a first member of a first organization, a request for said second formatted account information by using a graphical user interface, and

interactively inputting, by a software agent of a second member of a second organization, a request for said second formatted account information by using a graphical user interface.

13. (Canceled)

14. (Original) The system according to Claim 9, wherein said formatting device comprises a compression device configured to compress said first account information and to indicate formatting information of said printed account statement in said second formatted account information by using a compression algorithm.

15. (Currently Amended) A computer program product including a computer readable medium embodying program instructions for causing a system to perform the steps of:

formatting first formatted account information into second formatted account information;

storing said second formatted account information in a storage area, without storing graphical images of an original printed account statement;

interactively inputting a request for said second formatted account information; and  
transferring said second formatted account information from said storage area to a display device for displaying said second formatted account information in a format that appears identical in all material aspects to the original printed account statement,

wherein said first formatted account information comprises formatted information for said original printed account statement;

said second formatted account information is formatted in HTML; and

said transferring step includes superimposing said second formatted account information on a background image corresponding to a background of the original printed account statement.

16. (Original) The computer program product according to Claim 15, wherein said first formatted account information comprises an ASCII print image file.

17. (Original) The computer program product according to Claim 15, wherein said storage area is included in a SQL database server.

18. (Currently Amended) The computer program product according to Claim 15, wherein said step of interactively inputting comprises one of:

interactively inputting, by a first customer of a first business, a request for said second formatted account information by using a graphical user interface,

interactively inputting, by a software agent of a second customer of a second business, a request for said second formatted account information by using a graphical user interface,

interactively inputting, by a first member of a first organization, a request for said second formatted account information by using a graphical user interface, and

interactively inputting, by a software agent of a second member of a second organization, a request for said second formatted account information by using a graphical user interface.

19. (Canceled)

20. (Original) The computer program product according to Claim 15, wherein said step of formatting comprises formatting said first formatted account information into said second formatted account information using a compression algorithm for compressing said first account information and for indicating formatting information of said printed account statement in said second formatted account information.

21. (New) The method of claim 1, wherein said background image includes at least one of a watermark image, a letterhead image, and a screened image.

22. (New) The system of claim 9, wherein said background image includes at least one of a watermark image, a letterhead image, and a screened image.

23. (New) The computer program product of claim 15, wherein said background image includes at least one of a watermark image, a letterhead image, and a screened image.